

Dear PALCO Federal Credit Union Member,

We've renewed the group Accidental Death and Dismemberment policy providing all members of PALCO Federal Credit Union with \$3,500 AD&D coverage, 24 hours a day, on and off the job. There is no cost to you for this coverage.

Name your beneficiary by completing and returning the enclosed card, or respond online at mybenefits.ailife.com, and use access code SGL5B. If you don't name your beneficiary, your benefit would be paid to your estate and may be taxable.

Those who return the card can receive an option to increase the coverage an additional \$10,000 with a cost of \$2.00 for the first year.

After naming your beneficiary, you can also receive at no cost:

- Legacy Will Kit® – Help protect the legacy you plan to leave your loved ones.
- AIL Plus membership – Receive discounts on dental care, prescriptions, diabetic supplies and much more.

This coverage is provided through American Income Life Insurance Company (AIL), serving families like yours for more than 65 years.

Sincerely,



Scott Naughton
President/CEO

An AIL representative will provide your personalized certificate of coverage and witness your beneficiary designation, provide your Legacy Will Kit®, and register you for the AIL Plus program. AIL has other supplemental insurance programs available. Questions? Call AIL at 1-800-495-1213 or contact Jeff Hapke, AIL Public Relations, directly at 1-412-335-9990.